

Meaningfulness and self-integrity at work amongst older, self-employed women entrepreneurs

Older women entrepreneurs' self-integrity

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Abstract

Purpose – This study identifies how self-employed older women experience and represent self-integrity – an element and source of meaningfulness – in their work, and how these experiences are intertwined with gendered ageing.

Design/methodology/approach – The authors used thematic analysis, influenced by an intersectional lens, to scrutinise qualitative data generated during a development project, with ten over 55-year-old self-employed women in Finland.

Findings – The study reveals three dominant practices of self-integrity at work: “Respecting one’s self-knowledge”, “Using one’s professional abilities”, and “Developing as a professional”. Older age was mostly experienced and represented as a characteristic that deepened or strengthened the practices and experiences of self-integrity at work. However, being an older woman partly convoluted that. Self-integrity as a self-employed woman was repeatedly experienced and represented in contrast to the male norm of entrepreneurship.

Originality/value – The authors contribute to the literature on gender and entrepreneurship by highlighting the processual dimensions – how integrity with self is experienced, created and sustained, and how being an older woman relates to self-integrity in self-employment. The results show a nuanced interplay between gender and age: Age and gender both constrain and become assets for older women in self-employment through older women’s experiences of self-integrity.

Keywords Ageing, Finland, Meaningful work, Self-employment, Self-integrity, Thematic analysis, Qualitative research

Paper type Research paper

1. Introduction

The interplay between female gender and older age is often described as a double jeopardy. This combined potential of sexism and ageism means that women’s ageing is automatically viewed as problematic, and, when taken for granted, stigmatises older women as dejected and miserable (Krekula, 2007, 2016). From earlier studies we know that the masculine norm of entrepreneurship has implications for the identification of self-employed older women with entrepreneurial ideals (Tomlinson and Colgan, 2014), and even the development of companies owned by older women (Meliou *et al.*, 2019).

Nevertheless, self-employment amongst women in the later stages of adult life is growing (Bosma *et al.*, 2020; OECD/EU, 2019). Still most research treats entrepreneurs as a homogenous group, even though, as an experience, entrepreneurship is not one dimensional. Ethnicity, social class, and gender are important dimensions which need to be studied through an intersectional lens (Aydin *et al.*, 2019).



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The societal changes in recent decades have highlighted the need for knowledge on self-employment in different life phases and positions. At the same time, finding meaning in one's work has developed into a pervasive Western work life discourse, partly driven by the strengthening of individualism, intertwined with neoliberal values (Ahl and Marlow, 2021; Rose, 1999). The significance of traditional social bonds and institutions such as family, religion or a steady workplace have diminished. Instead, several theoreticians of modernity see the centrality of an authentic and independent *self* as a constituent characteristic of our times. The quest for a meaningful work path can be seen as part of this "turning to the self" (Taylor, 1992). Consequently, the scholarly interest in meaningful work has also increased (Bailey *et al.*, 2019a). Most research on meaningful work centres on organisational employment whereas the study of meaningful work and other positively laden experiences is less common in entrepreneurship studies (Geldenhuis and Johnson, 2021; Pathak, 2021; Ryff, 2019; Wiklund *et al.*, 2019).

Whilst the liabilities experienced by older women in self-employment are identified, less attention has been paid to the advantages of being an older woman, such as higher levels of well-being amongst women entrepreneurs than amongst their male counterparts (Singer *et al.*, 2018), and the experiences of competence and independence that women relate to growing older (Krekula, 2007). Pathak (2021) suggests that the higher levels of well-being amongst women entrepreneurs may reflect their ability to experience greater satisfaction from their daily work as business owners. Additionally, women entrepreneurs focus on more measures than men when evaluating their success as entrepreneurs (Manolova *et al.*, 2012). Hence, there is a call for entrepreneurship studies of meaningful work in later adulthood (Ryff, 2019) as well as from a gender perspective (Lips-Wiersma *et al.*, 2020).

Moreover, whilst motivation to start and sustain a business has been studied amongst both women and older self-employed people (Kerr, 2017; Wainwright *et al.*, 2015), how the self-employed experience, create and sustain meaningful work in their daily practices, especially from the intersections of gender and age, merit more attention. There are calls for research to add to our understanding of women entrepreneurs and age, from a perspective that focusses on how women entrepreneurs themselves experience and construct the meanings attached to their work and the process of ageing (Meliou *et al.*, 2019; Meliou and Mallett, 2022; Tomlinson and Colgan, 2014).

Self-integrity, the focus of this study, is the experience of being and developing into one's self, being authentic and engaging in activities in line with one's values (Lips-Wiersma and Morris, 2009; Lips-Wiersma *et al.*, 2020; Both-Nwabuwe *et al.*, 2020). Lips-Wiersma and Morris (2009) identify integrity with self along with unity with others, serving others, and expressing full potential, as the four elements of meaningful work. These elements are sources of meaningful work which all together balance two dimensions: orientation to self vs orientation to others; and being vs doing. As the notion of self-integrity amongst older self-employed women seems to be in conflict with the stereotype of entrepreneurship as an activity for young or middle-aged men (Ahl and Marlow, 2021; Ainsworth and Hardy, 2008; Aydin *et al.*, 2019), it is a particularly relevant area to study further. Thus, our research question is two-fold: First, how do over 55-year-old, self-employed women experience and represent self-integrity in their work? And second, how are these experiences and representations intertwined with gendered ageing?.

This paper contributes to the literature on gender and entrepreneurship by highlighting how gender and age relate to self-integrity as an element and source of meaningful work in self-employment. As a second contribution, we join the budding research stream on meaningful work and well-being in entrepreneurial studies (Pathak, 2021; Ryff, 2019; Wiklund *et al.*, 2019). The stream lacks qualitative studies that focus on the processes or practices of pursuing meaningfulness and that discuss the implications and prerequisites of them (Bailey *et al.*, 2019a; Ryff, 2019). Our study highlights these dimensions – how integrity with self is experienced, created and sustained. We take the study of the field further by

providing rich descriptions and examples of the ways in which self-integrity is “done” in self-employment.

2. Self-integrity as part of doing meaningful work

According to Bailey *et al.* (2019b, p. 98), meaningful work is a multi-dimensional phenomenon that indicates a “positive, subjective, individual experience” in relation to work. Dominant research on meaningful work builds on psychological theories and a unitarist idea of meaningfulness as an experience – often a motivational state that can be measured, orchestrated through leadership and work organisation, and linked to positive, individual, and organisational results (e.g. Carton, 2018; Lysova *et al.*, 2019).

In this paper, we adhere to studies that build on the humanities tradition (Bailey *et al.*, 2019b; Lips-Wiersma and Morris, 2009), which sees the quest for meaningfulness as inherently human rather than something to be managed or organised by an organisation (Bunderson and Thompson, 2009). We assume that people actively search for meaning in their lives and work, desiring to perceive their work as purposeful and significant (Pratt and Ashforth, 2003, pp. 310–311). Meaningfulness is understood as both a subjective and objective phenomenon, a central human need, and consequently, it should be available to everyone (Yeoman, 2014).

So far, meaningfulness amongst entrepreneurs has been stressed in the context of social entrepreneurship, where the experience of meaningfulness is attached to solving social problems (e.g. Dempsey and Sanders, 2010) and their work being culturally positioned as particularly meaningful (Symon and Whiting, 2019). Gregori *et al.* (2021) show how meaningful experiences or lack of meaning shape environmental entrepreneurs’ identity work. Nemkova *et al.* (2019) differentiate between manifest meaning (monetary rewards) and latent meaning (intrinsic rewards such as autonomy, creativity, authenticity, and recognition) in their research on self-employing freelancers who work on digital platforms. According to their study, entrepreneurial orientation, e.g. portraying oneself as a “business owner” and focussing on developing their business skills, enabled these self-employers to experience both latent and manifest meaning in work. According to Brieger *et al.*’s quantitative study (2021), work meaningfulness, defined as the perception that one’s work is valuable and significant, mediates the relationship between entrepreneurs’ social value creation beliefs and their work engagement.

Moreover, meaningfulness is sometimes understood and portrayed as a heroic calling behind or a passion (Newman *et al.*, 2021) towards entrepreneurship. Lips-Wiersma and Wright (2012) point out that the concept of a calling implies “one overall purpose of work”, and Duffy and Dik (2013) also include the notion of an external summons (a “caller”) and prosocial motivation into their definition of calling. Hence, it does not help us understand how aspects of meaningful work might be nurtured or compromised by daily entrepreneurial activities. Meaningful work needs to be studied as a phenomenon that requires constant construction and reconstruction by entrepreneurs themselves instead of viewing it as a psychologically grounded, individual experience or objective facet of certain work.

Lips-Wiersma and Morris’ (2009) framework of the elements of meaningful work, the Map of Meaning, is influential within the humanities-inspired tradition. These four elements are identified as different sources of meaningful work. Engaging with the elements is a way of uncovering and affirming meaningful work. The first element of the framework, *integrity with self* (or in earlier versions, “developing the inner self” or “developing and becoming one’s self”), has been defined as “being true to oneself, moral development, and being authentic” (Both-Nwabuwe *et al.*, 2020, p. 106). Lips-Wiersma and Wright (2012) and Lips-Wiersma *et al.* (2015) also describe this element as “wanting to be a good person, or the best we can be”, “developing virtues” or “becoming one’s higher self”. The second element, *unity with others*, reflects our need for belonging and shared values. The third element, *servicing others*,

highlights the need to make a difference in others' lives. The fourth and last element is called *expressing full potential*; it consists of making an impact by, for example, creating something new and achieving goals (Lips-Wiersma and Morris, 2009; Lips-Wiersma *et al.*, 2015, 2016, 2020; Both-Nwabuwe *et al.*, 2020).

Interestingly, the terms in the “integrity with self” quadrant of Lips-Wiersma’s framework have undergone several changes before ending up with integrity in their newest publications (Lips-Wiersma *et al.*, 2020; Both-Nwabuwe *et al.*, 2020). However, they do not specify the meaning or theoretical background of “integrity” as a concept. Etymologically, the word integrity derives from Latin *integer* (whole, intact). It can be used to mean a virtue when referring to a person’s character, but it can also be used when referring to objects being uncorrupted or complete. Sometimes the term is used almost interchangeably with “moral”. Lips-Wiersma’s framework seems to mostly relate integrity to self-integration (keeping the self-intact and uncorrupted) and to the identity view (a person’s holding true to commitments with which they deeply identify) (Cox *et al.*, 2017).

Previous studies have described self-integrity and a belief in the constant development of one’s personal potential as fundamental to entrepreneurship (Ryff, 2019) and to meaningful work in general (Lips-Wiersma and Morris, 2009). Particularly interesting in this respect is Sherman’s research (2020), which examines the similarities and differences between social and commercial entrepreneurs’ experiences on work meaningfulness using Lips-Wiersma and Wright’s Comprehensive Meaningful Work Scale. Sherman shows that self-integrity (conceptualised in the scale as “developing and becoming self”) is highly important to all entrepreneurs, and there is no significant difference between social and commercial entrepreneurs in this element of meaningful work. Striving for self-integrity in work can, however, be emotionally exhausting and even impossible to attain for certain groups of entrepreneurs impacted by, for example, their choice to become self-employed, health problems, divorce or separation from a partner, and care responsibilities (Tomlinson and Colgan, 2014).

Moreover, being authentic and developing into one’s self as an older woman in self-employment seems to be in conflict with the stereotypical view of entrepreneurship as an activity for young or middle-aged men (Ahl and Marlow, 2021; Ainsworth and Hardy, 2008; Aydin *et al.*, 2019), making self-integrity a relevant area to study further.

2.1 Gender, older age, and self-employment

Entrepreneurial activity figures support the male norm: entrepreneurship is an activity globally dominated by men (Bosma *et al.*, 2020). In the EU countries, 10% of working women were self-employed in 2018, whereas the share of men was 17%. Despite policy efforts to support women entrepreneurs, the number of self-employed women has remained relatively unchanged during the past decade (OECD/EU, 2019). In Finland, where the employment rate of women is high on the European scale, women account for 40% of the self-employed (Pärnänen and Sutela, 2018). In the Finnish context, the concept of entrepreneurship includes self-employment and the Finnish word for entrepreneurship literally means to make an attempt or effort.

Despite the stereotype of entrepreneurship being a field for the young or middle-aged, the number of self-employed seniors has increased during the past decade, internationally as well as in Finland (Bosma *et al.*, 2020; Pärnänen and Sutela, 2018). In 2018, over 50-year-olds were more likely to be self-employed than the overall adult population in the EU (OECD/EU, 2019). Older women are also becoming more interested in entrepreneurship (Hodges, 2012; Kerr, 2017). Due to population ageing and other socio-demographic changes, it is predicted that senior entrepreneurship will increase even more in the future (Aydin *et al.*, 2019).

Older age is often portrayed as a limiting condition. Age is referred to when it is seen in relation to problems such as declining health and increasing reliance on others, especially in

relation to the “older” worker (Fineman, 2011; Thomas *et al.*, 2014). Consequently, the normative identity of an active, self-reliant entrepreneurial individual is not necessarily applicable to older age cohorts, as older age may constrain their ability to be socially accepted as entrepreneurial (Ainsworth and Hardy, 2008) as well as how they themselves engage in starting a business (Kautonen, 2012). Many studies point out the disadvantaged situation of middle-aged and older women in work life, as they are stigmatised due to both ageing and their gender (Aydin *et al.*, 2019; Zanoni, 2011). The intersectional position has implications for the identification of self-employed older women with entrepreneurial ideals (Tomlinson and Colgan, 2014), and even the development of companies owned by older women (Meliou *et al.*, 2019).

However, professional experience, personal networks, managerial capabilities, and financial resources are often better amongst older than younger entrepreneurs (Hodges, 2012; Perenyi *et al.*, 2018; Smallbone, 2016). Regarding ageing amongst women in general, Krekula (2007) identifies positive changes such as personal growth and development as well as higher self-esteem. Additionally, older working people generally express more intrinsic attitudes toward work: the older the individual is, the more they emphasise work as rewarding in itself, as providing meaningful tasks and social contacts (Örestig, 2014), and emotionally meaningful goals (Scheibe and Carstensen, 2010). Later-life entrepreneurs (who start a business at a more advanced age) experience more intrinsic rewards such as personal fulfilment and work–life balance and are more likely to be women than career entrepreneurs (who are entrepreneurs during their main employment years) (Kerr, 2017). Even though research interest in older entrepreneurs is growing (Kautonen, 2012; Kerr, 2017), we need more studies understanding gender-related experiences in relation to senior entrepreneurship (Aydin *et al.*, 2019).

Viewing age and gender as norms means understanding them as socially constructed categories that affect people’s lives. Gender and age norms constitute important frameworks for understanding social conceptions of working life (Siivonen *et al.*, 2022; Wilińska *et al.*, 2021) as they produce and reinforce the experiences of people who are similarly positioned within them (Krekula, 2007). In-depth studies taking a constructionist stance on ageing and gender in self-employment from the perspective of older women themselves have focused on conceptions of entry to self-employment (Tomlinson and Colgan, 2014), identity processes (Stirzaker and Sitko, 2019), and experiences and practices in relation to gendered ageing (Meliou *et al.*, 2019; Meliou and Mallett, 2022).

Tomlinson and Colgan (2014) show how women over 50 experience tensions between being entrepreneurial and active, and ageing as a state of decline. Their study shows rich variation in how women over 50 relate to their age when considering self-employment. Firstly, age is engaged with by assuming that physical decline comes with it. Self-employment is a reason and an opportunity to be more selective in how one works. For example, to do less of travelling which tires one out. Secondly, age is used as a target of refusal. The women refuse the label of “older woman” as they do not identify with the vulnerability and mental inflexibility they attach to this identity. Thirdly, age is employed as a resource. Older age is what allows the women to take control into their own hands and be less tractable – qualities considered important for self-employment. Fourthly, older age is portrayed as a source of discrimination in organizational employment: a problem for career advancement and a risk of not being taken seriously in self-employment as well. Finally, age creates again a position of resistance. The position of an aged, older woman is used to challenge age and gender related stereotypes.

Recent in-depth studies have focused on older women’s experiences in realising self-employment. Meliou *et al.* (2019) narrate an older woman’s experiences of self-employment and show how a position of disadvantage is resisted through entrepreneurship itself; by starting a pro-ageing enterprise that advocates and supports older people in work life. Meliou and Mallett (2022) show how self-employment can be a means to achieve self-esteem,

autonomy, and longed-for change for older women. Despite struggling with stigma and oppression, older women also experience benefits of gendered ageing. As self-employed, they can do work resulting in emotional and material fulfilment, backed up by their credibility as being older. Older age allows them to combine both professional and private life experience in product and service development. Being older women also led them to embrace solidarity and develop their work in a direction where they draw from their own social positions of age, gender, ethnicity and class to develop services advocating and helping people in similar positions.

3. Methodology

The study draws on qualitative empirical materials generated during a project aimed at developing the competences and well-being of over 55-year-old entrepreneurs. The project activities consisted of before and after interviews, group meetings, and individual coaching sessions over three months which were free of charge for the participants. The development project was inspired by participatory action research (PAR) (e.g. Hennink *et al.*, 2015, pp. 49–52), which means that the research was conducted with the participants and there was an aim for change. Therefore, authors 1 and 2 were also organisers and facilitators of the project activities. In PAR this double role is the norm and is seen as strength of the research since the researchers get to know the participants and their thoughts much better than, for instance, in a single interview.

The ten participants of this study were part of a larger project with 33 participants which lasted between 2019 and 2022, this forming a sub-set of the full sample. They identified themselves as women in the registration form and are all members of the first project activities in 2019. They were recruited through entrepreneurial associations and social media groups for entrepreneurs and selected based on their order of registration. The groups were open to all genders, and in the first group there was one man amongst the participants. His data were omitted from analysis. The participants were of the same ethnic background, aged between 56 and 66, and based in the Uusimaa region in Southern Finland. All of them worked as full-time entrepreneurs, except for one, who was retired but worked part-time in her newly founded firm. The participants' experience in self-employment ranged from one year to several decades and they operated in different fields of business. All of them had been in organisational employment before becoming self-employed. We refer to the participants by pseudonyms chosen from common Finnish names of this age group. Table 1 provides information of their industry of self-employment and their age group.

The group attended five meetings, which were facilitated by three specialists from Institute of Occupational Health including Author 1 and Author 2. During the meetings, we

Pseudonym	Industry of self-employment	Age group
Hannele	Business and management consultancy	55–60 years
Kaarina	Office support and social services	65–70 years
Marjatta	Health care services	55–60 years
Liisa	Sports and recreation	55–60 years
Anneli	Business and management consultancy	55–60 years
Riitta	Hair and beauty industry	55–60 years
Pirjo	Educational support activities	60–65 years old
Leena	Health care services	60–65 years old
Helena	Business and management consultancy	55–60 years old
Tuula	Creative services	55–60 years old

Table 1.
Background of
participants

covered and discussed themes of digitalisation and marketing, customer-orientation, skills development, and ageing. In addition, the participants shared thoughts and concerns, and carried out assignments both during and between the meetings on an online platform, created for the group.

Between group meetings, the facilitators met the participants one-to-one in online coaching sessions. The coaching sessions were approximately one-hour long, solution oriented and sparring discussions. The topics of the sessions arose from the participants themselves and comprised self-branding, well-being in general, work–life balance, and digital marketing. The participants attended approximately four sessions each.

The principal source of research data were semi-structured interviews. All the participants were interviewed twice: before and after the project activities. The initial interviews were guided by the following themes: (1) the participant's work experience and background as an entrepreneur; (2) her skills, strengths, and development needs; (3) her hopes and expectations for the future; (4) her work demands and resources; and (5) her thoughts about age. Participants' expectations of the group sessions and objectives for participation were also discussed. Before the interview, the participants filled in a self-assessment questionnaire that included questions about their skills and strengths, self-efficacy, trust in the future, work engagement, and work ability. The questionnaire was used to raise topics for discussion during the interview.

In the follow-up interviews, the participants were asked to evaluate the achievement of their own objectives and to reflect upon changes that had occurred during their participation. They filled the same self-assessment questionnaire as before, and it was used again to stimulate discussion.

The duration of the interviews varied from 40 min to 1.5 h. They were audio recorded and transcribed verbatim. Whilst the interviews were conducted and analysed in Finnish, excerpts presented in the results section were translated by the authors into English.

In addition to interviews, several other data were generated during the project activities. These data include facilitators' notes after group meetings and coaching sessions. After the meetings, facilitators discussed and made semi-structured notes on the theme and content of the meeting, with assessments of group dynamics and how specific exercises functioned. The notes also include descriptions of topical matters in the participants' lives and businesses as they appeared in the meetings. The facilitators also made similar notes individually after each coaching session. All these notes were used to supplement interview transcriptions during analysis.

Supplementary data sources also include material that the facilitators used in the group meetings, such as slideshows and flip chart sheets, as well as participants' online discussions and written assignments on the online platform between group meetings. The supplementary data were not analysed in this study, nor were the self-assessment questionnaires. However, together all these data provide deeper understanding on the participants' life and thoughts.

All the data were generated both for research purposes and to support development aims. Documenting our activities made it possible to follow-up on earlier questions and discussions which enriched the material. [Table 2](#) presents a summary of the data (part A) and timeline of the project activities and data collection (part B).

We analysed the interviews by means of thematic analysis (Braun and Clarke, 2006; Vaismoradi *et al.*, 2013). Even though the process was iterative, some steps are distinguishable. First, we identified work-related phenomena that the participants described as being laden with special significance or importance and interpreted these as meaningful to them in their work. In line with our interest in the experiences of meaningfulness in realising self-employment, we omitted the materials related to motivation to enter self-employment and shifted our focus to the current moment: what the entrepreneurs especially enjoyed in their work at present. We searched for phenomena

A. Sources of data (principal data sources in bold)

Before the group meeting period (June-August 2019)	During the group meeting period (September-October 2019)	After the group meeting period (November-December 2019)
Participant self-assessment questionnaires (n = 10)	Facilitators' notes from coaching sessions and group meetings	Participant self-assessment questionnaires (n = 10)
Participant interviews (n = 10)	Facilitators' materials from group meetings (slideshows, flip charts, photographs of documented exercises from group meetings)	Participant interviews (n = 10)
	Participants' online discussions and assignments between group meetings	

B. Timeline of project activities and data collection

June-August 2019	September 2019				October 2019					November-December 2019	
Participant self-assessment questionnaires and participant interviews	Group meeting 1	Individual coaching sessions	Group meeting 2	Individual coaching sessions	Group meeting 3	Individual coaching sessions	Group meeting 4	Individual coaching sessions	Group meeting 5	Participant self-assessment questionnaires and participant interviews	
	Facilitators' notes from coaching sessions and group meetings										
	Facilitators' materials from group meetings (slideshows, flip charts, photographs of documented exercises from group meetings)										
	Participants' online discussions and assignments										

Table 2.
Empirical materials

which were repeated in the materials and expressed through words signifying strong positive emotion and commitment, such as “it’s really important to me that I can do things my own way, the way I like”. In the following phase, we concentrated on findings that circulated around self-integrity as becoming and developing one’s self: how the participants discursively constructed “doing” integrity in their everyday work. Preliminary themes included, for example, “trusting yourself”, “doing what you love”, and “developing yourself”. These preliminary themes were regrouped and refined into the final ones presented in the results (see Table 3). Last, we were influenced by the intersectional methodological framework by Marfelt (2016), examining how age and gender emerged and interacted as socially constructed categories in the themes. We were interested in the ongoing actions and everyday processes that the participants described, and examined any expressions of oppression, privilege or other dimension that emerged in the findings. A similar process of analysis was also conducted with the facilitators’ notes.

4. Findings: older self-employed women and self-integrity at work

Next, we move on to the findings of the study. We identified three dominant practices that create and sustain integrity with self at work: “Respecting one’s self-knowledge”, “Using one’s professional abilities”, and “Developing as a professional”. Our findings illustrate how these practices are interwoven with their experiences of age and gender.

4.1 Respecting one’s self-knowledge

In the theme of *respecting one’s self-knowledge*, the participants constructed and upheld the base of self-integrity in their work as self-employed women. Respecting one’s self is, firstly, about knowing one’s self and, secondly, about respecting that knowledge. It is a process that leans on gained life experience and was apparent when the participants reflected on their strengths and weaknesses. They recognised and described with pride the abilities that they noticed in themselves which were assigned to growing older. These included increased ability

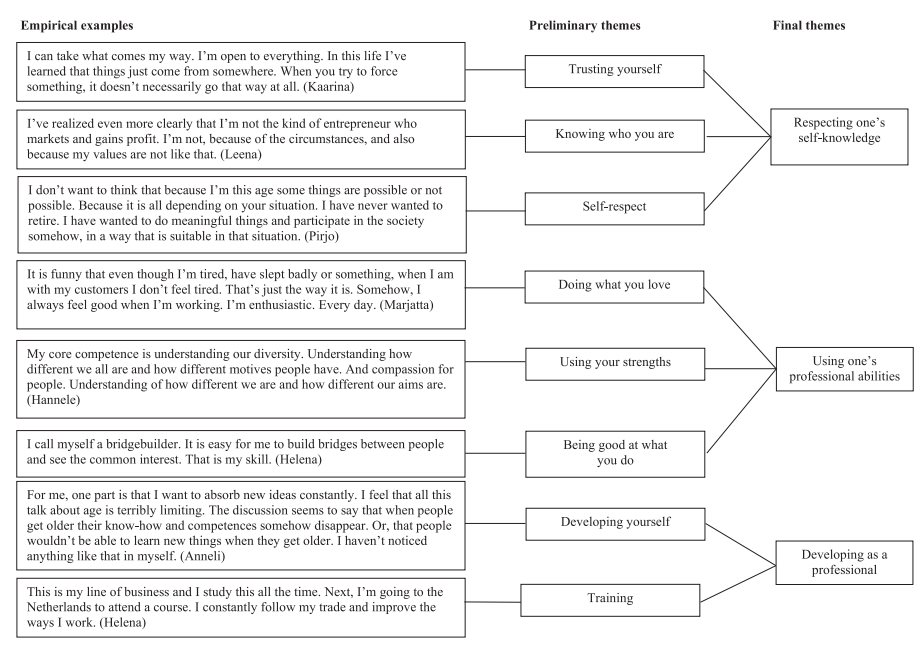


Table 3. Findings

to see “the bigger picture”, better self-esteem, prudence, calmness, trust in the future, credibility in social circumstances and the courage to say no and set limits to work tasks. In the excerpt below, Anneli, a business consultant, reflects on her strengths and on growing older:

Age doesn't affect my ability to cope, or perhaps I've learnt to know myself better and know my limits. [...] I find much more inspiration in work than I used to when I was younger. Somehow my ability to see things has developed with age.

The women also noticed changes in their minds and bodies related to ageing which they did not describe so joyously: “Obviously, it is clear that my physique has more limitations now and I need more time to recover than when I was younger”, Hannele, another self-employed consultant stated. They described the need to “slow down” in some respects since “one does not have strength the same way as a younger person”. Menopause was explicitly mentioned as a reason behind poorer quality of sleep and slowness in learning new things. Here, they employed the theme of *respecting one's self-knowledge*, as they talked about these changes in a realistic manner, mirroring self-respect.

Older age and the life experience attached to it was also used as a justification for resisting the stress that comes from the uncertainties of being self-employed. In this excerpt, Marjatta, self-employed in health care, explained how the experiences obtained from a long career provide confidence and trust in oneself.

I enjoy leaning on my professional experiences, and I also like the way I tolerate insecurity better and better all the time. Because that's the way life is, insecure.

Nevertheless, respecting one's self, especially characteristics that are stereotypically female, is difficult when confronted with mainstream masculine entrepreneurship. Hannele described

herself as a “happy, energetic and colourful person” during the coaching sessions. Yet, when she met clients and business partners, she often wore dark clothes, and feared that if she wore more colours, she would be seen as “strange and unprofessional”. Her argumentation reflects the norm of successful entrepreneurs as grey-suited and serious businessmen. Moreover, she mentioned that she used to wear colourful scarves before but could no longer do so because of menopause-related sweating. In this way, both masculine norms and the ageing female body limit how she expresses herself.

However, most of the materials celebrated stereotypically feminine skills and qualities, and thus challenged the male norm. Several participants talked about how interaction and communications skills, kindness, sensitivity, and being empathetic had increased as they had grown older. Nowadays, these skills and characteristics were their strengths when working with customers.

Well, sensitivity is something that I feel has increased year by year. And maybe it's more that you accept that it's ok to be sensitive. Somehow, I feel this much more strongly now and I realise how big an asset sensitivity is. There have been times when I've tried to hide it a lot but now that I'm older I think, why should I?

Marjatta continued explaining how sensitivity was an advantage for her when dealing with customers. She told us that her customers appreciated how she could sense what they needed very well and therefore take their needs into account. Hannele said that kindness and compassion were essential when she communicated with customers. Still, she felt like she had to hide this trait in business negotiations, in marketing, or when closing deals.

Although knowing and trusting one's professional skills and abilities is an important part of integrity with self, the participants repeatedly brought up insecurity and reluctance to show this expertise to others through pictures or videos of themselves in social media marketing. Most of them actively resisted or distanced themselves from self-branding as an activity, as they struggled with how to be genuinely themselves – older women – visually. In the excerpt below, Leena, self-employed in health care, explained why she avoids marketing on social media. Although she recognised being prejudiced, she strongly saw it is an activity more suitable for young women.

When people talk about marketing on social media, I have this image of young women who turn themselves into dolls and are artificial. I'd rather not be led by [that kind of] social media.

Helena talked about how she wants to grow her business and possibly even employ others. She recognised the need to market her consulting services more but pondered how to do this without bringing herself to the forefront because it made her so uncomfortable.

During discussion on self-branding, the participants repeatedly brought up age and generational differences. Hannele explained how, since childhood, she has internalised the idea that “bragging about oneself” is not appropriate. She compared herself to “millennials” who, she felt, can easily assert themselves and their expertise because they have grown in a different culture. She remembered how when she had entered work life at the end of the 1970s: “We did not need to brand ourselves all the time then, like who we are and what we do. It was enough that we did our jobs well.” She continued by going further back to her childhood and explaining how in school she had internalised the norm that “showing off” and being proud of oneself was negative. Consequently, the entrepreneurs used their past experiences and their identified differences from younger people as justifications for avoiding self-branding.

4.2 Using one's professional abilities

As a second theme of self-integrity at work, we identified *using one's professional abilities*. This theme relates to integrity with self by making apparent the feelings of joy and

excitement attached to knowing one's work well – having the professional skills and abilities one needs – and being able to do what you are good at. The participants mostly described the relation between age and their skills and abilities in very positive terms and expressed that they wanted to continue working during retirement. As Marjatta put it: "I'd go mad if I stayed at home. I have any number of things to do, but I still want to work at least a little. Work has been such a central and important source of well-being for me."

Tuula, with a business in creative services, exemplified the fulfilment she experienced when using her visual and technical skills alongside her knowledge of local history. She stated how "rewarding and wonderful" it was to develop a manuscript for a long-term customer. Riitta, self-employed in the beauty industry, compared her excitement of having her own business in the beauty industry to an opera singer's eagerness to appear before an audience, and described how every morning she enjoyed waking up and going to work. Marjatta expressed how she especially "loves writing and polishing texts" as a part of her work. During the past years, she had deepened her writing skills and developed her business in a direction in which she was able to engage in writing more often than before.

When talking about their professional skills, the participants used gendered examples to build differences and comparisons to men. For example, Tuula spoke enthusiastically about a situation in which, through her knowledge of history, she was able to "put a male specialist in his place". Anneli pointed out that her knowledge and training in communication and interaction skills was superior to that of male engineers who were one of her main customer groups.

Running a business based on using one's professional abilities was – despite being meaningful in terms of integrity with self – at times a financial burden, and several women struggled to make ends meet. When talking about what success meant to her, Hannele pondered:

If the measure is money, then no success. But if success is measured by being able to determine your own work tasks, do exactly the things you love, and the exact amount you like, then I am very successful.

When discussing financial stability, stereotypical gender relations such as the idea of a male breadwinner, emerged. Several participants mentioned their spouse, "my husband", as a financial back up. "My husband" came up recurrently as an enabler for several participants to use their professional abilities whilst doing the work they love. Marjatta talked about the discouraging comments she received from family members when she changed from organisational employment to self-employment in health care. They commented on insecure income and small retirement pensions. Her husband, however, has been supportive: "I'm lucky to have a husband who likes to plan our future, our pensions and thinks about investments". Hannele described how her husband and business partner sometimes drove a taxi "to pay for the property management charges of their home".

Using one's professional abilities as a practice of self-integrity is mainly about using professional skills. In contrast, the activities related to entrepreneurship, for example, marketing and sales, pricing, and administration, were not experienced or expressed in the same way. On the contrary, marketing in social media with "time-consuming" digital tools was avoided and portrayed as a threat to their self-integrity at work. Digital skills were attached to entrepreneurial skills in the participants' accounts of their lack of meaningfulness. In the words of Helena: "It [computers and technology] uses up all my energy and has nothing to do with my own field of work". Since none of the participants could avoid digitalisation altogether, they survived by "doing the minimum required", by buying digital services and relying on younger family members for help. When it came to digital skills, older age was experienced as a liability: "When doing something with [digital] technology, that's when I feel old. Otherwise, I'm not bothered by my age", Helena stated. Tuula, however, stood out in her

lack of digital resistance: she talked about how she enjoyed using computers, felt confident using them and liked following new technical and digital solutions. In contrast to the other participants, her professional education and current business was connected to computers and software.

Marjatta exemplified a complex relationship with entrepreneurial activities such as annual planning. On the one hand, she presented annual planning as a necessary skill for an entrepreneur and faulted herself for being too unsystematic. On the other hand, she resisted such activities because they infringed upon her “freedom and space”. Annual planning fitted her conception of an ideal entrepreneur, but not her own working style:

I go by gut feeling too much, like now I’m interested in this, let’s start doing it. I’ve taken courses on annual planning, for example, and it sounds good but I’m a bit scared of doing it, because I’m afraid it would get left on the shelf and I would not use it. [...] I also resist it a bit, I do not want to do it that way, I want freedom and space.

Being self-employed can also be a threat to *using one’s professional abilities*. Pirjo, with a business in educational support, explained that, although she trusted her skills and abilities, she lacked the broad shoulders of large organisations to be heard as a credible business partner. Hannele felt that her trust in her own professional competence sometimes waned because she demanded so much from herself and was unable to benchmark her skills against those of other professionals, as she worked alone with no colleagues or a work community.

4.3 *Developing as a professional*

As a third practice employed to make entrepreneurial work meaningful through integrity with self, we identified *developing as a professional*. Here, the women built upon the previous theme of *using one’s professional abilities*. They talked about experiencing feelings of fulfilment and meaning as they deepened and developed their professional skills through years of practice.

They also spoke about developing in new directions. Helena described how she had recently incorporated her love of nature into her coaching sessions. She had organised team coaching in the woods and instructed one of her recent customers to take a forest walk whilst they had their coaching session over Skype. Leena said she had lost several loved ones during the recent years. This fall she developed her practice in a new direction, following her own meaningful experiences, and organised a psychotherapy group called “Talk about death”. Another example is set by Marjatta, who talked about how a training programme in the last year had made her “super happy” and that she now almost takes flight when she works using the new kind of therapy she has learnt. In the excerpt below she describes her feelings when attending the programme during the previous summer:

Yes, it must have been in June when I was attending the course and suddenly in the middle of the day, I had this thought that anything is possible. I experienced this fantastic joy over the idea that anything is possible. That was great!

In *developing as a professional*, the women took a step back from entrepreneurship skills. Entrepreneurship skills and the need to develop them were most often described as a reluctant activity. These findings highlight – as in the theme of *using one’s professional abilities* – professional work and professional skills, i.e., one’s job as a coach, therapist or hairdresser, as a channel for creating and sustaining self-integrity.

Older age enables the kind of development of professional skills that the participants experienced as meaningful. The life experience they had gained over the years had enabled the participants to discover areas of work life that they experienced as especially important to them. Age also brought with it the development of new perspectives, described as, for

example, “a sounding board so that one can be much more analytical while dealing with new information and knowledge”.

When considering whether she had started to feel that her opportunities were more limited as she became older, Hannele said: “Maybe nature makes sure that the things one wants are within the limits of one’s age and physical abilities [. . .] Not sure if it is indolence or wisdom.” Furthermore, it seemed that age was not experienced a barrier if the skills aimed for were meaningful enough. Anneli talked about how she regretted not studying when she was younger: “It always bothers me that I did not study enough when I was young, for different reasons. I keep going back to it [this feeling] again and again.” To overcome this, she had applied to study for a master’s degree: “I thought that since I completed my BBA as an adult, I can do this as well. I’ll be 61 when I graduate. But then it will not bother me anymore.”

Not all participants were equal in terms of professional development. Participating in training programmes and studying for degrees, for example, is possible if one has supportive structures in place to provide financial security. As in the theme of *using one’s professional abilities*, the most common financial buffer that the participants mentioned was a spouse. Other sources of financial security were savings and investments. As back-up plans, they also mentioned work experience in industries that would offer immediate employment if their business could not provide a livelihood.

5. Discussion and conclusions

In this paper, we set out to identify how older self-employed women experience and represent self-integrity – an element and source of meaningful work – in their daily work life. Moreover, we explored the intersections between female gender and older age in the identified practices.

As a result, we identified three different themes that were recurrently drawn upon and employed as practices to create and sustain self-integrity in their work: “Respecting one’s self-knowledge”, “Using one’s professional abilities”, and “Developing as a professional”. The participants experienced self-integrity especially when identifying and trusting their own strengths, using professional competences (competences related to, for example, being a therapist, a writer or a health care provider) that build on these strengths, and deepening or otherwise developing these skills. In contrast, they experienced and expressed entrepreneurial competences such as marketing, especially self-branding, and sales skills as a threat to these practices. Whilst many studies identify a call to become an entrepreneur as a signal of meaningful work and the quest for meaningfulness to be the motivation behind starting one’s own business, we argue that the construction of meaningful work – especially the element of self-integrity – is something one maintains through everyday work. Therefore, by focussing on the processual dimension – how self-integrity is created and sustained – we take the study of meaningful work one step further in this direction (Ryff, 2019).

Being a self-employed woman affects the practices of self-integrity at work both as a benefit and as a liability. First, being a woman is represented as an asset, through the appreciation of skills and traits that can be interpreted as stereotypically female, for example, empathy and sensitivity. However, although the participants respected their womanhood and its characteristics such as menopause symptoms and feminine appearance, their womanhood was still portrayed as a liability in contrast to the “real” entrepreneurship of an ageless man or in conflict with younger women who know how to brand themselves on social media. When talking about their work, the participants repeatedly used men as a point of reference to which to compare themselves. Moreover, gender was mentioned through a stereotypical arrangement: the funds of a male partner often enabled women entrepreneurs to focus on aspects of their work that nourish their self-integrity.

Ageing was strongly intertwined with the identified practices. Notably, older age was framed as an asset. Older age was experienced as connected to life experience, which further

strengthened self-knowledge and professional abilities. Moreover, older age was portrayed as increasing self-respect and legitimating the feeling of trust in oneself and one's competence. Self-respect and trust in oneself also made it easier for the participants to respect one's boundaries: not working too much or warding off the use of some digital technologies. Digitalisation has previously been identified as antagonistic to meaningful work (Lips-Wiersma and Morris, 2018) and a challenge for older generations in work life (Reneland-Forsman, 2018).

Ageing of the female body was referred to specifically through the talk of menopause. Menopause symptoms were touched upon as either something one needs to accept and respect as a part of oneself, or as something negative that limits the way in which women can express themselves in relation to the male norm; for example, which clothing to wear. Early studies of physical ageing amongst women have stated that, in general, women experience an aversion to and shame from growing old (Sontag, 1978). Later studies have questioned this and showed how older women become more content with their appearance as they age (Krekula, 2007; Öberg and Tornstam, 1999). In our results, talk of the ageing body and appearance mirrors self-respect. However, showing oneself visually in social media was an activity and an arena from which most of them shied away. Being an older woman in public and bringing oneself to the forefront of attention in particular was experienced as a challenge to their self-integrity.

By scrutinising self-integrity as an element and source of meaningful work in entrepreneurship studies, we reveal gender and age-related experiences of self-integrity in self-employment. These experiences show a nuanced interplay of gender and age. Whilst older age was mostly referred to as a quality that deepened the experiences of self-integrity at work for the self-employed, being an older woman complicated these experiences. Self-integrity as a woman in self-employment was challenged by the male norm. Our study adds nuance to the results of Tomlinson and Colgan (2014), who identified tensions between over 50-year-old women's experiences of entrepreneurship as dynamic and active, and ageing as a state of decline. Although the participants of our study identified ageing as a partially limiting condition, they also experienced their daily work as entrepreneurs as a malleable activity that allows self-knowledge and self-respect of the personal boundaries they have learnt through ageing. Our results echo Tomlinson and Colgan's (2014) finding of tension between female gender and the dominant view of entrepreneurship as a masculine activity; but we also identified signs of stereotypically female characteristics such as empathy and sensitivity as sources of self-integrity and even business assets. As in Meliou and Mallett's (2022) study, we also identified that the position of an older self-employed woman allowed for experiences for self-expression and learning. Older age gave them credibility as professionals in customer interactions as well as allowed them to lean on and trust their life experience in their work. Similarly, the women negotiated challenges stemming from structural and cultural norms of gendered ageing which both challenge and comply with the male norm of entrepreneurship. Our findings indicate, however, that to be able to realise and develop themselves in the professional work they considered meaningful, several women relied on socio-economic support from their spouses. In our study, being able to realise self-integrity in daily work and to deepen it through professional development was enabled by a relatively stable financial situation made possible by a steady income of their partner.

There are, of course, limitations to our study. Firstly, our sample of ten participants might be considered small. However, the different kinds of empirical materials generated a plethora of rich, in-depth data and allowed us to understand the work of a group of self-employed women in detail. Since the participants of the study are participants of a development project, this has consequences for our results. As they signed up for the project with goals to develop competences and well-being, we can assume that they are people who were interested and open to developing their work and themselves from the start. Furthermore, the age limit of 55

for participants of the study and the development programme can be questioned. Is this age an appropriate lower limit for an “older” category? In previous research and policy, the age for when an entrepreneur enters the stage of seniority or maturity has differed between 40 and 60, and before and after official retirement age (Aydin *et al.*, 2019). As a qualitative study, this article does not provide meaningful data for looking at how the duration of self-employment interacts with gender and age-related experiences of self-integrity. Consequently, we encourage future studies to look into how the years of experience as self-employed play a role in their experiences of self-integrity.

The current entrepreneurship discourse is built upon the individualistic notions of strong agency in the strive to realise one’s potential and attain material rewards. This discourse is apparent in policy initiatives promoting women’s entrepreneurship (Ahl and Marlow, 2021) as well as entrepreneurship amongst older people (Phillipson, 2019). As a practical implication of this study, we encourage future development programmes implementing policy, to organise meetings and workshops that allow self-employed professionals to get together to engage with and discuss the sources and practices of meaningful work in a respectful and trusting environment. Discussions of how people experience, sustain, and defend their self-integrity as an element and source of meaningful work are needed in the current entrepreneurial discourse in which the norm of what “real” entrepreneurship is remains unfortunately narrow. Experiences related to both the gender and age of the women who participated in this study show that these norms should continuously be challenged and broadened.

Work remains to be done to deconstruct and broaden the slowly changing norm of entrepreneurship as a masculine activity, in connection to meaningful work in general and self-integrity at work in particular. Therefore, we urge you as scholars of gender and entrepreneurship to continue highlighting the power relations of who decides what is meaningful in work and how meaningfulness should be achieved particularly amongst the self-employed.

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